

How to report a Disability Claim

Under Your Company's Group Disability Insurance Plan



It's easy! Call Cigna's toll-free number and a representative will walk you through the process. We will take all the information over the phone. Call: **1-800-36-Cigna** or **1-800-362-4462**. For Spanish-speaking customers, call **1-866-562-8421**. You can also fill out the online form on Cigna.com.


When do I report a claim?

- Always seek appropriate medical attention immediately. Your health and safety come first.
- Contact your employer on or before your first day out of work. Tell them when and how long you expect to be absent.
- When you know you will be out for more than seven days in a row, contact Cigna at the phone number above. Please contact us no later than your seventh day out of work, so we can begin reviewing your claim.

What information will I need to give?

Before you call or fill out the claim form, please make sure you can give us:

- Your name, address, phone number, birth date, Social Security number and e-mail address.
- Employment information, such as date hired and job title.
- The reason for your claim – illness, injury, or pregnancy.
- A description of your illness, symptoms, and/or diagnosis. Include the date the symptoms first appeared and if you have had these symptoms before.

 *Clip here and carry with you for easy reference.*

How to report a disability claim
1-800-36-Cigna (24462) or 1-866-562-8421 (Español)
Visit: Cigna.com

Please have this information ready before you call:

- Your name, address, phone number, birth date, date of hire, Social Security Number and your employer's name, address and phone number.
- The date and cause of your disability and when you plan to return to work. If you are pregnant, give your expected delivery date.
- The name, address and phone number of each doctor you are seeing for this absence.

*Insurance products and services are provided through
Life Insurance Company of North America.*

- Information about any workers' compensation claims you have filed or plan to file.
- Details about all doctor, hospital or clinic visits, including dates and contact information.

What happens next?

- During the phone call, we will ask you for your permission to get your medical information. You can do this during that same call. This will help to process your claim more quickly

Here's how it works.

- After you finish giving us your claim information, the phone agent will transfer you to a recorded message.
- Listen to the recording and answer "Yes" or "No" to the questions.
- At the end of the recording, say "Yes" if you give permission or "No" if you do not.

After the call, Cigna will send you a letter. This letter will include a copy of the recorded message for your records. The letter will also include a form for you to sign and return. This form gives us permission to get other information we may need to finish processing your claim. Please sign and return that form. Check with your doctor to see if he or she has any other forms you may need to sign to give permission to release medical records.

- You can cancel your recorded permission at any time by calling your Cigna claim manager.
- A Cigna claim manager will call you and your employer for a list of your job requirements. The claim manager will also call your doctor for your medical records. This information will help us figure out how long you may be out of work and the benefits you may be able to receive.

What happens if my claim is approved?

- If your claim is approved, Cigna will send you an approval letter that explains your benefits. You may also receive an automated call from Cigna with this information.
- We will coordinate payment of your benefits as soon as possible.
- We will also tell your employer that we approved your claim and the date you plan to return to work.

What happens if my claim is denied?

- If your claim is denied, Cigna will send you a letter that explains why. The letter will also tell you how you can appeal the decision.
- Cigna will let your employer know we denied the claim.
- Contact your employer when you receive the letter to discuss your return to work

What can I expect while I am out on disability?

Our goal is to help you return to work quickly and safely. That's why your Cigna claim manager will stay in touch with you. We may work with you, your physician and your employer to talk about different work options. This may include job adjustments or a work schedule change. Your employer may also call you to check on your progress and offer support.

What if I can't return to work when my disability benefits end?

- Call your Cigna claim manager to talk about the situation. Your claim manager will explain your options.
- Let your employer know your progress and status

What should I do when I'm ready to return to work?

Call your employer and Cigna claim manager to let them know the date you will return to work.

Have a Question?

Call **1-800-36-Cigna** (24462) between 7:00 a.m. and 7:00 p.m. Central Time. You can leave a message if you call at other times. A Cigna representative will return your call the next business day.

*Disability Coverage is underwritten by:
Life Insurance Company of North America
1601 Chestnut Street
Philadelphia, PA 19192*

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